

INSURANCE CLAIMS EXAMINER

DEFINITION: Under general supervision, performs works of moderate difficulty with responsibility to examine, verify, and evaluate insurance claims; performs related work as assigned.

ESSENTIAL FUNCTIONS: This list is ILLUSTRATIVE ONLY and is not a comprehensive listing of all functions and tasks performed by incumbents of this class.

TASKS:

Receives and reviews claims for accuracy and completeness; reviews assigned claims to determine coverage, loss code and inputs into claims database; travels to accident scene or to a fire loss to gather information, takes pictures, interviews claimant, policyholder or appropriate persons to obtain information; determines cause of loss.

Investigates questionable claims; reviews estimates of repairs; makes arrangements with vendors to repair or replace equipment and/or facility; prepares settlement payment offers; collects restitution when third party is liable for damages to vehicles or property; contracts outside adjuster to conduct investigation and settle claim; provides new employee orientations.

KNOWLEDGE, SKILLS AND OTHER CHARACTERISTICS:

Knowledge of applicable laws, rules, regulations, policies and procedures related to insurance compensation.

Knowledge of insurance liability claim practices and procedures.

Knowledge of accident and property damage investigation practices and procedures.

Knowledge of record keeping and file maintenance.

Knowledge of computer hardware, software and peripherals.

Knowledge of contract mediation and negotiation methods and practices.

Skill in the adjusting property damage claims.

Skill in utilizing verbal and written communication.

Skill in utilizing customer service techniques when responding to inquiries and complaints.

Skill in establishing and maintaining effective working relationships.

PHYSICAL REQUIREMENTS AND WORK ENVIRONMENT: Work requires extensive traveling to accident and property damage sites throughout the Navajo Nation to investigate claims.

MINIMUM QUALIFICATIONS:

- An Associate's degree in Business or related field; and two (2) years of responsible insurance underwriting, adjusting or investigating experience.

PREFERRED QUALIFICATIONS:

- Certified in 30 hour OSHA.
- Proficient in Microsoft Office software or other computer applications.

SPECIAL REQUIREMENTS:

- Must possess a valid state driver's license.

Depending upon the needs of the Nation, some incumbents of the class may be required to demonstrate fluency in both the Navajo and English languages as a condition of employment.